

Fill in this information to identify the case:

Debtor 1	<u>Bunny G Carns</u>
Debtor 2 (Spouse, if filing)	<u></u>
United States Bankruptcy Court for the: <u>Western</u> District of <u>Pennsylvania</u>	
Case number	<u>14-70208-JAD</u>

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: M & T Bank

Court claim no. (if known):
21

Last 4 digits of any number you use to identify the debtor's account: XXXXXX3780

Property address: 213 W Lloyd Street
Number Street

Ebensburg, PA 15931
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Post-petition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 10/01/2019
MM/DD/YYYY

- Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total post-petition payments due:
- b. Total fees, charges, expenses, escrow, and costs outstanding
- c. **Total.** Add lines a and b

(a) \$ _____
(b) \$ _____
(c) \$ _____

Creditor asserts that the debtor(s) are contractually
Obligated for the post-petition payment(s) that first became
Due on:

MM/DD/YYYY

Debtor 1

Bunny G Carns
First Name Middle Name Last Name

Case number 14-70208-JAD

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

I am the creditor
 I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



/s/Ashley Prager Popowitz
Signature

Date 9/17/2019

Print

Ashley Prager Popowitz
First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1544 Old Alabama Road
Number Street

Roswell, GA 30076
City State Zip Code

Contact phone

754-263-1065

Email Ashley.Popowitz@mccalla.com

In Re: Bunny G Carns

Bankruptcy Case No.: 14-70208-JAD
Chapter: 13
Judge: Jeffery A. Deller

CERTIFICATE OF SERVICE

I, Ashley Prager Popowitz, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Bunny G Carns
213 West Lloyd Street
Ebensburg, PA 15931

Kenneth P. Seitz *(served via ECF Notification)*
Law Offices of Kenny P. Seitz
P.O. Box 211
Ligonier, PA 15658

Ronda J. Winnecour, Trustee *(served via ECF Notification)*
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trust *(served via ECF Notification)*
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 9/17/2019 By: /s/Ashley Prager Popowitz
(date) Ashley Prager Popowitz,
Authorized Agent for the Creditor